

Statement of Reasons for Allowance

1. Claims 1, 4, 5, 8, 9, 12, 13-14, 16, 17, 20, 21 and 24 are allowed.
2. The following is an examiner's statement of reasons for allowance. The prior art made of record fails to anticipate or make obvious the claimed invention. Specifically, the prior art fails to teach, in combination with the remaining elements:

a method of automatically refreshing the transaction screen on the client with updated data if user input to the transaction screen is not received by the server within a pre-determined period of time, wherein refreshing the transaction screen comprises: starting a timer that times out after a pre-determined period of time has lapsed; once the timer times out, simulating user input requesting that the transaction screen be refreshed, the simulating being performed by the server; and refreshing the transaction screen with updated data in response to the simulated user input as recited, or similarly recited in claims 1, 5, 9, 13, 17 and 21.

The closest prior art, Galant (US 6,839,686) and Wright et al. ("Wright", US 7,089,508 B1), show a similar method for refreshing a computer screen. However, Galant and Wright, singularly or in combination still fail to anticipate or render the above cited limitations obvious.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Inquires

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sy Luu whose telephone number is **(571) 272-4064**. The examiner can normally be reached on Monday - Friday from 7:300 am to 4:00 pm (EST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kristine Kincaid, can be reached on **(571) 272-4063**.

The fax number for the organization where this application or proceeding is assigned is **(571) 273-8300**.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is **(703) 305-3900**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

*/Sy D. Luu/
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